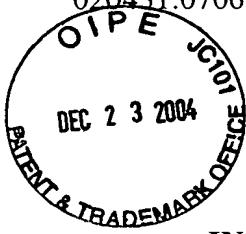


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Attorney's Docket:  
020431.0706

PATENT  
USSN 09/686,711



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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

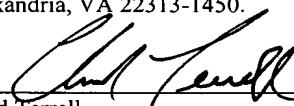
In re Application of: Pallab K. Chatterjee, et al.  
Serial No.: 09/686,711  
Filing Date: October 10, 2000  
Confirmation No. 4657  
Group Art Unit: 3628  
Examiner: S. E. Chencinski  
Title: *System and Method for Providing Electronic Financial Transaction Services*

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**CERTIFICATE OF MAILING BY EXPRESS MAIL**  
Certificate No. EV 323310936 US

I certify that this communication is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
Chad Terrell

Date: December 23, 2004

**Response Under 37 C.F.R. § 1.116**

In response to the Final Office Action mailed September 23 2004, Applicants respectfully request the Examiner to reconsider the claims in view of the following remarks.